

Information to identify the case:

Debtor 1	Blanca A Jackson	Social Security number or ITIN	xxx-xx-2891
	First Name Middle Name Last Name	EIN	81-3716167
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-30230-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Blanca A Jackson
dba 246 Events LLC, fka Blanca Abigail Mejia

12/9/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Blanca A Jackson
Debtor

Case No. 19-30230-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 09, 2022

User: admin
Form ID: 3180W

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Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2022:

Recip ID	Recipient Name and Address
db	+ Blanca A Jackson, 14 Melrose Terrace, Linden, NJ 07036-3712
518532533	+ American Express Legal, 500 North Franklin Turnpike, PO Box 278, Ramsey, NJ 07446-0278
518532540	+ Borrowers First, 1114 Lost Creek Boulevard, Suite 220, Austin, TX 78746-6374
518532543	+ Cash Flow Partners, 277 Fairfield Road, Suite 103, Fairfield, NJ 07004-1931
518532546	+ Circleback, Attn: Marketplace Loan Trust, 10824 SE Oak Street, Milwaukie, OR 97222-6694
518532552	+ Global Client Solutions LLC, 4343 S. 118th Ave, Suite 220, Tulsa, OK 74146
518619793	+ Grassy Sprain Group, Inc., 9858 Clint Moore Road Suite C-11 #217, Boca Raton, FL 33496-1034
518532553	+ Hayt, Hayt & Landau, LLC, Two Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
518532554	+ JH Portfolio Debt Equities, LLC, 21800 Oxnard St, FL 5, Woodland Hills, CA 91367-3633
518532556	+ Jack Vilella, Esq, 225 Broadway, Suite 2008, New York, NY 10007-3737
518532559	+ LoanDepot, PO Box 9225, Old Bethpage, NY 11804-9225
518532560	+ Magalys Mejia, 14 Melrose Terrace, Linden, NJ 07036-3712
518532561	+ Marco A. Mejia, 108 Wilkinson Ave, Jersey City, NJ 07305-3673
518532563	+ Mercedes-Benz Financial Services, P.O 483538, Fort Worth, TX 76177
518532562	+ Mercedes-Benz Financial Services, 13650 Heritage Parkway, Fort Worth, TX 76177-5323
518568467	+ Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
518532568	#+ Pura R. Traverso, 15 Floyd Street, Jersey City, NJ 07306-3509
518532569	+ Ragan & Ragan, 3100 Route 138 West, Building One, Belmar, NJ 07719-9021
518532570	+ Recovery Management Solutions LLC, 485 Cayuga Road, Buffalo, NY 14225-1368
518532571	+ Rodolfo Mejia, 14 Melrose Terrace, Linden, NJ 07036-3712
518533766	+ Roy Jackson, 14 Melrose Terr., Linden, NJ 07036-3712
518532573	+ Selip & Stylianou, LLP, 10 Forest Ave, Paramus, NJ 07652-5238
518532574	+ Suntrust Bank, 600 W Broadway Ste 2000, San Diego, CA 92101-3358
519123424	+ TIAA, FSB, LoanCare, LLC, 3637 Sentara Way, Virginia Beach VA 23452-4262
519123425	+ TIAA, FSB, LoanCare, LLC, 3637 Sentara Way, Virginia Beach VA 23452, TIAA, FSB LoanCare, LLC 23452-4262
518587534	+ TIAA, FSB, 301 W Bay Street, Jacksonville, FL 32202-5147
518532577	+ Third Round LP, PO Box 41955, Austin, TX 78704-0033
518532578	+ Velocity Investment LLC, 1800 NJ-34, 404a, Belmar, NJ 07719

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 09 2022 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 09 2022 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

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518532534	+ Email/PDF: bncnotices@becket-lee.com	Dec 09 2022 21:11:19	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518532536	+ EDI: BANKAMER.COM	Dec 10 2022 01:53:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518532537	+ EDI: TSYS2	Dec 10 2022 01:53:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
518532539	+ Email/PDF: MarletteBKNotifications@resurgent.com	Dec 09 2022 21:11:05	Best Egg, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
518532538	^ MEBN	Dec 09 2022 21:09:04	Best Egg, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
518532541	EDI: CAPITALONE.COM	Dec 10 2022 01:53:00	Capital One Bank, 15000 Capital One Dr, Richmond, VA 23238
518532542	EDI: CAPITALONE.COM	Dec 10 2022 01:53:00	Capital One Bank, PO Box 85015, Richmond, VA 23285
518532558	Email/Text: gtercero@crossriver.com	Dec 09 2022 21:12:00	LoanDepot, 885 Teaneck Rd, Teaneck, NJ 07666
518553073	+ EDI: AIS.COM	Dec 10 2022 01:53:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518532544	+ Email/Text: jessicaohrlein@cpcrecovery.com	Dec 09 2022 21:13:00	Central Portfolio Control, 10249 Yellow Circle Road, Suite 200, Hopkins, MN 55343-9111
518532545	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 09 2022 21:13:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
518532547	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	CitiBank, PO Box 6190, Sioux Falls, SD 57117-6190
518646542	+ EDI: BASSASSOC.COM	Dec 10 2022 01:53:00	Collins Asset Group LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
518532548	^ MEBN	Dec 09 2022 21:08:29	D & A Services, 1400 E. Touhy Ave, Suite G2, Des Plaines, IL 60018-3338
518532549	EDI: DISCOVER.COM	Dec 10 2022 01:53:00	DISCOVER FINANCIAL SERVICES, PO BOX 15316, Wilmington, DE 19850
518547835	EDI: DISCOVER.COM	Dec 10 2022 01:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518532550	+ Email/Text: data_processing@fin-rec.com	Dec 09 2022 21:12:00	Financial Recovery Services, INC., PO Box 385908, Minneapolis, MN 55438-5908
518532551	+ Email/Text: clientservices@glassmountaincapital.com	Dec 09 2022 21:12:00	Glass Mountain Capital LLC, 1930 Thoreau Drive, Suite 100, Schaumburg, IL 60173-4179
518532555	EDI: JPMORGANCHASE	Dec 10 2022 01:53:00	JP Morgan Chase Bank, PO Box 15369, Wilmington, DE 19850
518569030	+ Email/Text: RASEBN@raslg.com	Dec 09 2022 21:12:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518981827	Email/Text: legaldivision@kheaa.com	Dec 09 2022 21:12:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518981828	Email/Text: legaldivision@kheaa.com	Dec 09 2022 21:12:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518532557	+ EDI: LENDNGCLUB	Dec 10 2022 01:53:00	Lending Club, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
518532564	+ EDI: NAVIENTFKASMSERV.COM	Dec 10 2022 01:53:00	Navient, 123 S Justison St, Wilmington, DE 19801-5363

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518532565	+ EDI: NAVIENTFKASMDOE.COM	Dec 10 2022 01:53:00	Navient- U.S. Department of Education Loan Se, PO Box 9635, Wilkes Barre, PA 18773-9635
518532566	+ EDI: AGFINANCE.COM	Dec 10 2022 01:53:00	Onemain Financial, PO Box 1010, Evansville, IN 47706-1010
519561221	Email/Text: Bankruptcy.Notices@pnc.com	Dec 09 2022 21:12:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518532567	+ Email/Text: pcabkt@phillips-cohen.com	Dec 09 2022 21:12:00	Philips & Cohen Associates, Ltd, 1002 Justison Street, Wilmington, DE 19801-5148
518627401	EDI: Q3G.COM	Dec 10 2022 01:53:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
518532572	+ Email/Text: bankruptcy@rubinrothman.com	Dec 09 2022 21:12:00	Rubin & Rothman, LLC, 1787 Veterans Highway, Islandia, NY 11749-1500
518532575	+ Email/Text: bankruptcy@bbandt.com	Dec 09 2022 21:12:00	Suntrust Bank, PO Box 620548, Orlando, FL 32862-0548
518532576	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony bank/ TJX CO, PO Box 965015, Orlando, FL 32896-5015
518532579	+ EDI: CKSFINANCIAL.COM	Dec 10 2022 01:53:00	Webcollex, LLC dba CKS Financial, 505 Independence Parkway, Suite 300, Chesapeake, VA 23320-5178

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519561222	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518532535	##+	Anchor Law, 609 SW 8th Street Ste 600, Bentonville, AR 72712-8706

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James French	

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on behalf of Creditor TIAA FSB jfrench@mw-law.com, nj-ecfmail@ecf.courtdrive.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Marisa Myers Cohen

on behalf of Creditor TIAA FSB nj-ecfmail@mw-law.com, jhillier@mw-law.com

Melinda D. Middlebrooks

on behalf of Debtor Blanca A Jackson middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com

Shauna M Deluca

on behalf of Creditor TIAA FSB sdeluca@hasbanilight.com, hllawpc@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8